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 UNITED STATES BANKRUPTCY COURT
 WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
 Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Reporting Period: December 2018

MONTHLY OPERATING REPORT
 (INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements -	MOR-1 (INDV)		
Bank Reconciliation	(CONT)		
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
 (10/00)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: December 2018

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.
A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1043.31	
RECEIPTS		
Wages (Net)	2952.06	
Interest and Dividend Income	0	
Alimony and Child Support	0	
Social Security and Pension Income	575.00	
Sale of Assets	0	
Other Income (attach schedule)	4590.10	
Total Receipts	8117.16	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1524.36	
Insurance	608.71	
Auto Expense	284.16	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	72.67	
Medical Expenses	66.48	
Household Expenses	1399.30	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	0	
Taxes - Other (attach schedule)	0	
Travel and Entertainment	135.59	
Gifts	45.04	
Other (attach schedule)		
Total Ordinary Disbursements	4134.31	
REORGANIZATION ITEMS:		
Professional Fees	375.00	
U. S. Trustee Fees	0	
Other Reorganization Expenses (attach schedule)	80.00	
Total Reorganization Items	455	
Total Disbursements (Ordinary + Reorganization)	4591.31	
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank)	3525.85	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

(9/99)

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Schmalz income	4590.10	
Other Taxes		
Other Ordinary Disbursements		
PA Board of Probation + House	30.00	
Wash co Clerk of Courts	50.00	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Bankruptcy Case No.: 18-21728-CMB

Debtors.

Chapter 11

Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

*"Insider is defined in 11 U.S.C. Section 101(31)

In Re: Andrew F. Kuzy, and
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Debtors.

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:
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Bankruptcy Case No.: 18-21728-CMB

Chapter 11

(9/99)

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 - 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		

Your Pay:

Earnings	Earnings This Pay	Earnings YTD	Rate	Hours This Pay	Hours YTD
Regular	1785.00	36732.50	17.0000	105.00	2340.50
Removal	75.00	2150.00			
Total	1860.00	38882.50		105.00	2340.50

Taxes	This Pay	YTD
Social Security	115.32	2410.77
Medicare	26.97	563.81
Federal Income Tax	155.24	2988.88
Pennsylvania	57.10	1193.66
PA LST \$52	2.00	50.00
PA Employee Unemp.	1.12	23.32
S Strabane Twp.	18.60	388.90
Total	376.35	7619.34

Net Pay	This Pay	YTD	Account Number
This Check	1483.65	31263.16	

Other Information:

Tax Status	Taxable Earnings This Pay	Taxable Earnings YTD	Status Exmptn
Social Security	1860.00	38882.50	
Medicare	1860.00	38882.50	
Federal Income Tax	1860.00	38882.50	M / 0
Pennsylvania	1860.00	38882.50	M / 0
PA LST \$52	1860.00	38882.50	
PA Employee Unemp.	1860.00	38882.50	
S Strabane Twp.	1860.00	38882.50	M / 0

Salandra Funeral Service, Inc.
 304 West Pike Street
 Canonsburg, PA 15317

PAPT P596

BACKGROUND AREA CHANGES COLOR GRADUALLY FROM TOP TO BOTTOM.

PAPT P596
 Salandra Funeral Service, Inc.
 304 West Pike Street
 Canonsburg, PA 15317

Pay Date 12/14/2018
 Voucher Number
 WASHINGTON FEDERAL SAVINGS BANK
 CANONSBURG, PA 15317
 60-74222433

*** NON - NEGOTIABLE, DIRECT DEPOSIT NOTICE ***

1000 22 2/6

Andrew Kuzy
 531 Warrick Dr
 Washington, PA 15301

Net Direct Deposit to Checking \$1483.65

4140 E. State Street
Hermitage, PA 16148

ANDREW F. KUZY, DEBTOR IN

Page 1 of 6

Primary Account Number:

ADDRESS SERVICE REQUESTED

>000637 2525602 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
531 WARRICK DR
WASHINGTON PA 15301-9513

Managing Your Accounts

Online www.fnb-online.com

By Phone 1 800-555-5455

By Mail 4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$1,853.88

FREE SMALL BUSINESS CHECKING - 95466826

Account Summary

Date	Description	Amount		
12/01/2018	Balance Last Statement	\$1,244.30	✓	Minimum Balance \$256.19
	6 Credit(s) This Period	\$4,327.56	✓	Average Ledger Balance \$1,073.77
	61 Debit(s) This Period	\$3,717.98		Average Available Balance \$1,042.87
12/31/2018	Balance This Statement	\$1,853.88		

Account Activity

Post Date	Description	Debits	Credits	Balance
12/01/2018	Balance Last Statement			\$1,244.30
12/03/2018	5618 POS PUR 12/01 18:55 SAMSCLUB #6251 WASHINGTON PA 62510092 8335845~5411	\$242.37	✓	\$1,001.93
12/03/2018	566066 POS PUR 12/03 16:50 Wal-Mart Super C WASHINGTON PA 17390049 83376~5411	\$47.68	✓	\$954.25
12/03/2018	877474 POS PUR 12/02 08:15 Wal-Mart Super C WASHINGTON PA 17390075 83360~5411	\$43.68	✓	\$910.57
12/03/2018	82588 POS PUR 12/01 14:53 BP#9351941RUFF C WASHINGTON PA 9351001 082588~5542	\$31.15	✓	\$879.42
12/03/2018	15340 POS PUR 11/30 01:51 MCDONALD'S F1153 WASHINGTON PA 1 015340 ~5814	\$24.94	✓	\$854.48
12/03/2018	886983 POS PUR 12/02 09:45 Wal-Mart Super C WASHINGTON PA 17390075 83365~5411	\$9.67	✓	\$844.81
12/04/2018	40005 POS PUR 12/01 20:24 IMPERIAL CLEANER WASHINGTON PA 73228270 04000~7216	\$31.85	✓	\$812.96
12/06/2018	64426 POS PUR 12/06 07:41 WM SUPERCENTER # WASHINGTON PA 17390048 19000~5411	\$39.09	✓	\$773.87
12/07/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$713.87
12/07/2018	9403 POS PUR 12/06 03:23 JEFFREYS DRUG ST CANONSBURG PA 29235480 00940~5912	\$20.00	✓	\$693.87
12/10/2018	DEPOSIT		\$540.00 ✓	\$1,233.87



000637 2525602 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number:

FREE SMALL BUSINESS CHECKING - 95466826 (continued)

Account Activity (continued)				
Post Date	Description	Debits	Credits	Balance
12/10/2018	740471 POS PUR 12/08 10:59 SAMSCLUB #6251 WASHINGTON PA 62510095 8342119~5411	\$72.89		\$1,160.98
12/10/2018	38168 POS PUR 12/07 21:07 KWIK FILL 236 HOUSTON PA URCC0236 038168 ~5542	\$25.01		\$1,135.97
12/10/2018	67031 POS PUR 12/07 10:16 JEFFREYS DRUG ST CANONSBURG PA 29235480 06703~5912	\$16.30		\$1,119.67
12/10/2018	0026 POS PUR 12/08 00:53 HOW LEE. WASHINGTON PA 09693642 000026 ~5814	\$9.54		\$1,110.13
12/11/2018	PROG ADVANCED INS PREM POL	\$323.79		\$786.34
12/12/2018	CHECK # 1049	\$250.00		\$536.34
12/14/2018	PP596SALANDRA FU PAYROLL		\$1,483.65	\$2,019.99
12/14/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,959.99
12/14/2018	92844 PIN PUR 12/14 13:55 ROSS STORES #172 WASHINGTON PA 06985981 09284~5310	\$89.74		\$1,870.25
12/14/2018	7575 ATM WTD 12/14 13:01 FIRST FED S&L A WASHINGTON, PA CP300008 00757~6011	\$60.00		\$1,810.25
12/14/2018	181510 PIN PUR 12/14 12:15 KRENCYS BAKERY I WASHINGTON PA 00007500 83482~5462	\$17.50		\$1,792.75
12/14/2018	FEE FOR ATM WTD 12/14 13:01 FIRST FED S&L A WASHINGTON, PA CP300008 00757~6011	\$2.75		\$1,790.00
12/17/2018	DEPOSIT		\$460.00	\$2,250.00
12/17/2018	48543 POS PUR 12/15 18:59 GIANT-EAGLE #003 WASHINGTON PA 00000000 04854~5411	\$125.00		\$2,125.00
12/17/2018	87066 POS PUR 12/16 21:29 TST* CENTURY INN SCENERY HILL PA 68187066 087~5812	\$88.44		\$2,036.56
12/17/2018	2804 POS PUR 12/15 04:29 ROSS STORES #172 WASHINGTON PA 00000000 00280~5310	\$40.27		\$1,996.29
12/17/2018	14989 POS PUR 12/15 10:31 ULTA #785 WASHINGTON PA 07799560 834917161770~5399	\$36.04		\$1,960.25
12/17/2018	627290 PIN PUR 12/17 13:15 KOHLS 1022 353 W WASHINGTON PA 99999999 62729~5311	\$28.82		\$1,931.43
12/17/2018	48550 POS PUR 12/15 16:15 KOHL'S #1022 WASHINTON PA 00000000 048550 ~5311	\$28.64		\$1,902.79
12/17/2018	31459 POS PUR 12/16 16:31 WM SUPERCENTER # WASHINGTON PA 17390046 65604~5411	\$18.49		\$1,884.30
12/18/2018	CHECK # 1052	\$292.21		\$1,592.09
12/18/2018	CHECK # 1051	\$150.83		\$1,441.26
12/18/2018	54480 RECURRING 12/17 22:10 Amazon Prime Amzn.com/bill WA	\$13.77		\$1,427.49
12/18/2018	20009 POS PUR 12/17 02:31 WHS FAMILY MEDIC WASHINGTON PA 74902060 02000~8099	\$5.00		\$1,422.49
12/19/2018	41595 POS PUR 12/19 10:33 SAMSCLUB #6251 WASHINGTON PA 62510093 8353649~5411	\$18.99		\$1,403.50
12/20/2018	CHECK # 1058	\$116.42		\$1,287.08
12/20/2018	79955 POS PUR 12/19 21:27 SUNOCO 005968820 CANONSBURG PA 0059003 079955~5542	\$30.35		\$1,256.73
12/20/2018	0713 POS PUR 12/19 01:05 HARBOR FREIGHT T WASHINGTON PA 00005159 00071~5251	\$8.47		\$1,248.26
12/21/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00		\$1,188.26
12/21/2018	CHECK # 1055	\$35.29		\$1,152.97
12/21/2018	89433 POS PUR 12/20 03:35 SQ * CYPROWSKI CA WASHINGTON PA 00000000 08943~5399	\$35.00		\$1,117.97

1000/2000 E60500 245200 2095252 LET00

FREE SMALL BUSINESS CHECKING - 95466826 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
12/21/2018	4292 POS PUR 12/19 01:42 SWEET HUT CHINES WASHINGTON PA 00000000 00429~5812	\$25.00	✓	\$1,092.97
12/21/2018	406402 PIN PUR 12/21 12:54 SALLY BEAUTY #30 WASHINGTON PA 99999999 40640~5977	\$12.70	✓	\$1,080.27
12/24/2018	CHECK # 1050	\$200.00	✓	\$880.27
12/24/2018	CHECK # 1056	\$187.35	✓	\$692.92
12/24/2018	199517 PIN PUR 12/23 10:56 DICK'S SPORTINGG WASHINGTON PA 00095704 19951~5941	\$148.21	✓	\$544.71
12/24/2018	CHECK # 1057	\$116.91	✓	\$427.80
12/24/2018	11022 PIN PUR 12/23 13:39 SAMS CLUB #6251 WASHINGTON PA 62510092 854809~5300	\$83.88	✓	\$343.92
12/24/2018	CHECK # 1053	\$30.00	✓	\$313.92
12/24/2018	27444 POS PUR 12/23 03:06 SPEEDWAY 02915 7 WASHINGTON PA LK469805 02744~5542	\$11.36	✓	\$302.56
12/24/2018	88408 POS PUR 12/21 00:48 SPEEDWAY 02915 7 WASHINGTON PA LK469805 08840~5542	\$10.09	✓	\$292.47
12/24/2018	110316 POS PUR 12/24 17:28 WAL-MART #1739 WASHINGTON PA 24173901 110316 ~5411	\$9.28	✓	\$283.19
12/27/2018	4601 POS PUR 12/26 06:00 KWIK FILL 236 HOUSTON PA URCC0236 004601 ~5542	\$27.00	✓	\$256.19
12/28/2018	PP596SALANDRA FU PAYROLL		\$1,468.41	\$1,724.60
12/28/2018	TRANSFER TO FREESTYLE ACCOUNT	\$60.00	✓	\$1,664.60
12/28/2018	93642 POS PUR 12/27 03:31 LOWES #00671* WASHINGTON PA 00000000 093642 ~5200	\$6.55	✓	\$1,658.05
12/31/2018	DEPOSIT		\$278.00	\$1,936.05
12/31/2018	RANGE RESOURCES 123118EFT 279995		\$97.50	\$2,033.55
12/31/2018	20019 POS PUR 12/29 21:41 ICHIBAN STEAKHOU WASHINGTON PA 00A02867 02001~5812	\$47.15	✓	\$1,986.40
12/31/2018	662535 POS PUR 12/30 12:23 Wal-Mart Super C WASHINGTON PA 17390047 83646~5411	\$44.19	✓	\$1,942.21
12/31/2018	45389 PIN PUR 12/29 15:34 GIANT-EAGLE #003 Washington PA 39001100 09982~5411	\$32.70	✓	\$1,909.51
12/31/2018	70004 POS PUR 12/29 19:54 IMPERIAL CLEANER WASHINGTON PA 73228270 07000~7216	\$32.35	✓	\$1,877.16
12/31/2018	90036 POS PUR 12/30 17:37 SARRIS CANDIES CANONSBURG PA 09227357 090036 ~5999	\$9.00	✓	\$1,868.16
12/31/2018	164455 POS PUR 12/30 12:00 SAMSCLUB #6251 WASHINGTON PA 62510093 8364008~5411	\$6.98	✓	\$1,861.18
12/31/2018	96748 POS PUR 12/28 04:53 JEFFREYS DRUG ST CANONSBURG PA 29235480 09674~5912	\$5.18	✓	\$1,856.00
12/31/2018	10552 POS PUR 12/28 23:47 MCDONALD'S F4865 CANONSBURG PA 1 010552 ~5814	\$2.12	✓	\$1,853.88
12/31/2018	Balance This Statement			\$1,853.88

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1049	12/12/2018	\$250.00	1052	12/18/2018	\$292.21	1056	12/24/2018	\$187.35
1050	12/24/2018	\$200.00	1053	12/24/2018	\$30.00	1057	12/24/2018	\$116.91
1051	12/18/2018	\$150.83	1055*	12/21/2018	\$35.29	1058	12/20/2018	\$116.42

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/03/2018	\$844.81	12/06/2018	\$773.87	12/10/2018	\$1,110.13
12/04/2018	\$812.96	12/07/2018	\$693.87	12/11/2018	\$786.34